

United States Bankruptcy Court  
Northern District of Ohio

In re:  
DJM Holdings, LTD  
Debtor

Case No. 21-10483-aih  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0647-1  
Date Rcvd: Mar 10, 2022

User: tpaol  
Form ID: pdf701

Page 1 of 6  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:**

Recip ID	Recipient Name and Address
db	+ DJM Holdings, LTD, 10100 Pinecrest Road, Concord, OH 44077-9792
cr	+ Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	+ Wilmington Savings Fund Society FSB, as owner trus, c/o Plunkett Cooney, P.C., 221 N. LaSalle Street, Suite 3500, Chicago, IL 60601-1510
26910869	1900 Capital Trust II, by U.S. Bank Trust N.A., c/o NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10836, Greenville, SC 29603-0826
26837952	+ American Home Mortgage, P.O. Box 64197, Baltimore, MD 21264-0001
26837953	+ American Home Mortgage, P.O. Box 660029, Dallas, TX 75266-0029
26837954	+ BSI, 314 S Franklin Street, 2nd Floor, Titusville, PA 16354-2168
26859436	+ Banc of America Funding Corporation 2007-6, Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
26837955	+ Caliber, PO Box 24610, Oklahoma City, OK 73124-0610
26907411	+ Credit Suisse First Boston Mortgage, Securities Corp. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
26907410	+ Credit Suisse First Boston Mortgage Securities Cor, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
27164790	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
26971482	Earnest, Inc, 48 Noyan St., St. Bruno, QC J3V 1H3
26837959	+ Fay Servicing, 939 W North Avenue - Suite 680, Chicago, IL 60642-7138
26837960	+ Fifth Third Bank, P.O. Box 630412, Cincinnati, OH 45263-0412
26957854	+ Fifth Third Bank, N.A., 5001 Kingsley Drive, IMOBWW, Cincinnati, Ohio 45227-1114
26971824	+ Headlands Residential 2019-RPL1 Owner Trust, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
26837964	+ Joseph Houser, 17274 McCracken, Maple Heights, OH 44137-1362
26837965	+ Land Home Fin, PO Box 25164, Santa Ana, CA 92799-5164
26837966	+ Martin and Deborah Maniaci, 10100 Pinecrest Road, Concord, OH 44077-9792
26837967	+ Mr Cooper, P O Box 60516, City of Industry, CA 91716-0516
26912158	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
26837968	Northeast Ohio Regional Sewer Dist., P.O> Box 81771, Cleveland, OH 44181-0771
26837969	+ Ocwen, P O Box 660264, Dallas, TX 75266-0264
26837970	PHH, PO Box 94087, Palatine, IL 60094-4087
26837971	+ Real Time Resolutions, P O Box 840923, Dallas, TX 75284-0923
26837975	+ SN Servicing, P O Box 660820, Dallas, TX 75266-0820
26837976	SN Svc Corp, PO Box 660820, Dallas, TX 75266-0820
26837972	+ Select Portfolio Servicing Corp, P O Box 65250, Salt Lake City, UT 84165-0250
26837973	+ Selene Finance, P O Box 71243, Philadelphia, PA 19176-6243
26837974	+ Shellpoint, P O Box 19006, Greenville, SC 29602-9006
26837977	+ Specialized Loan Servicing, P O Box 60535, City of Industry, CA 91716-0535
26837978	+ Specialized Loan Svc, PO Box 60535, City of Industry, CA 91716-0535
27046404	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
26905233	+ U.S. Bank Trust National Association, as, Trustee of the Bungalow Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
26898413	+ U.S. Bank Trust National Association, as, Trustee of the Igloo Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
27099587	US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
26903344	+ US Bank Trust National Association as Trustee, of Tiki Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
27061567	Wilmington Savings Fund Society FSB as trustee, of the Residential Credit Opportunities, Trust VII-A, c/o FCI Lender Services, Inc., PO Box 27370 Anaheim, CA 92809-0112
27061577	Wilmington Savings Fund Society FSB as trustee, of the Residential Credit Opportunities, c/o FCI Lender Services, Inc., PO Box 27370,

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Anaheim, CA 92809-0112

27129161

Wilmington Trust NA Trustee for MRFA Trust 2014-2, c/o Fay Servicing, PO Box 814608, DALLAS TX 75381

TOTAL: 41

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Mar 10 2022 20:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	+ Email/Text: RASEBN@raslg.com	Mar 10 2022 20:47:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, DOING BUSINE, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Rd, Suite 170, Duluth, GA 30097-8461
26870264	Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 20:51:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
27079265	Email/Text: mtgbk@shellpointmtg.com	Mar 10 2022 20:47:00	Bank of America N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
26907654	Email/Text: mtgbk@shellpointmtg.com	Mar 10 2022 20:47:00	Citibank, N.A., not in its individual capacity but, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
26896713	Email/Text: mtgbk@shellpointmtg.com	Mar 10 2022 20:47:00	Citibank, N.A., not in its individual capacity, bu, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
26837957	+ Email/Text: Bankruptcy_Unit@clevelandwater.com	Mar 10 2022 20:46:00	Cleveland Division of Water, 1201 Lakeside Avenue, Cleveland, OH 44114-1100
26837958	+ Email/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US	Mar 10 2022 20:47:00	Cuyahoga County Treasury Department, 2079 East Ninth St, Cleveland, OH 44115-1302
27116224	Email/Text: BKEBN-Notifications@ocwen.com	Mar 10 2022 20:47:00	Deutsche Bank National Trust Company, c/o PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
26871826	Email/Text: BKEBN-Notifications@ocwen.com	Mar 10 2022 20:47:00	Deutsche Bank Trust Company Americas, as Trustee, c/o PHH Mortgage Corporation, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
27099320	Email/Text: ar@figadvisors.com	Mar 10 2022 20:47:00	FIG as Custodian for FIG OH18, LLC and Secured Par, P.O. Box 54226, New Orleans, LA 70154-4226
26837961	+ Email/Text: bankruptcy@huntington.com	Mar 10 2022 20:47:00	First Merit, 295 First Merit Circle, Akron, OH 44307-2305
26837963	Email/Text: bankruptcy@huntington.com	Mar 10 2022 20:47:00	First Merit Bank, 295 FirstMerit Circle, Akron, OH 44307-2359
26837956	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 10 2022 20:50:26	Chase, P.O. Box 9001123, Louisville, KY 40290
26837967	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2022 20:47:00	Mr Cooper, P O Box 60516, City of Industry, CA 91716-0516
26912158	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2022 20:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
26942879	+ Email/Text: BKEBN-Notifications@ocwen.com	Mar 10 2022 20:47:00	PHH MORTGAGE CORPORATION, PO BOX 24605, WEST PALM BEACH FL 33416-4605
26911082	Email/Text: bkdepartment@rtresolutions.com	Mar 10 2022 20:47:00	Real Time Resolutions, Inc, 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
27027622	Email/Text: mtgbk@shellpointmtg.com	Mar 10 2022 20:47:00	THE BANK OF NEW YORK MELLON FKA,

			NewRez LLC DBA Shellpoint Mortgage Servi, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
27014170	+ Email/Text: bknotices@sns.com	Mar 10 2022 20:48:00	U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
27126552	+ Email/Text: bknotices@sns.com	Mar 10 2022 20:48:00	U.S. Bank Trust National Association, as Trustee, of the SCIG Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
26963245	+ Email/Text: bknotices@sns.com	Mar 10 2022 20:48:00	U.S. Bank Trust National Association, as Trustee, of the Igloo Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
27006577	+ Email/Text: bknotices@sns.com	Mar 10 2022 20:48:00	U.S. Bank Trust National Association, as Trustee, of the Lodge Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
27013810	+ Email/Text: bknotices@sns.com	Mar 10 2022 20:48:00	U.S. Bank Trust National Association, as Trustee, of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
26963230	+ Email/Text: bknotices@sns.com	Mar 10 2022 20:48:00	US Bank Trust National Association as Trustee, of Tiki Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America N.A.
cr		CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BU
cr		CitiBank, N.A.
cr		Citibank, N.A., not in its Individual Capacity, bu
cr		DLJ Mortgage Capital, Inc.
cr		Deutsche Bank National Trust Company, as Indenture
cr		Deutsche Bank Trust Company Americas
cr		Deutsche Bank Trust Company Americas, as Trustee f
cr		Earnest Inc.
cr		FIG as Custodian for FIG OH18 and Secured Party
cr		Fifth Third Bank, National Association
cl		Headlands Residential 2019-RPLI Owner Trust
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Real Time Resolutions, Inc. as an Agent for the Ba
cr		Specialized Loan Servicing LLC
cr		THE Bank OF NEW YORK MELLON
cr		The Bank of New York Mellon (fka The Bank of New Y
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank Trust National Association
cr		U.S. Bank Trust National Association as Trustee of
cr		U.S. Bank Trust National Association as Trustee of
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank, National Association as Trustee
cr		US BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF

TOTAL: 30 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
Alison Anne Gill	on behalf of Creditor Specialized Loan Servicing LLC alison.gill@ohiolaws.com sara.weaver@ohiolaws.com
Austin B. Barnes, III	on behalf of Creditor U.S. Bank National Association as Trustee abarnes@sandhu-law.com, bk1notice@sandhu-law.com
Christopher P. Kennedy	on behalf of Creditor FIG as Custodian for FIG OH18 and Secured Party bankruptcy@carlisle-law.com
David Lee Van Slyke	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dvanslyke@plunkettcooney.com
Douglas Haman	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2018-R4 doughaman@wdhlaw.com
Glenn E. Forbes	on behalf of Debtor DJM Holdings LTD bankruptcy@geflaw.net, gforbes@geflaw.net;r45233@notify.bestcase.com
Jennifer Walker	on behalf of Creditor U.S. Bank National Association as Trustee jwalker@plunkettcooney.com
Jennifer Walker	on behalf of Creditor Wilmington Savings Fund Society FSB as owner trustee of the Residential Credit Opportunities Trust VII-A jwalker@plunkettcooney.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Igloo Series III Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Claimant Headlands Residential 2019-RPLI Owner Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Tiki Series III Trust bankruptcy@sottileandbarile.com

Jon J. Lieberman	on behalf of Creditor Bank of America N.A. bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor Earnest Inc. bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Lodge Series III Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series III Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bankruptcy@sottileandbarile.com
Jon J. Lieberman	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF THE PRP II PALS INVESTMENTS TRUST bankruptcy@sottileandbarile.com
Keri Ebeck	on behalf of Creditor Real Time Resolutions Inc. as an Agent for the Bank of New York Mellon as Indenture Trustee for American Home Mortgage Investment Trust 2004-4 kebeck@bernsteinlaw.com, politicsci2@gmail.com
Kerri N. Bruckner	on behalf of Creditor Deutsche Bank Trust Company Americas kbruckner@logs.com
Kerri N. Bruckner	on behalf of Creditor The Bank of New York Mellon (fka The Bank of New York) as Trustee for the holders of American Home Mortgage Investment Trust 2004-4 kbruckner@logs.com
Kerri N. Bruckner	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee for American Home Mortgage Investment Trust 2005-1 kbruckner@logs.com
Maria A. Tsagaris	on behalf of Creditor U.S. Bank Trust National Association BankruptcyECFMail@mccalla.com mcallaef@ecf.courtdrive.com
Maria A. Tsagaris	on behalf of Creditor Fay Servicing LLC BankruptcyECFMail@mccalla.com, mcallaef@ecf.courtdrive.com
Maria D. Giannirakis ust06	on behalf of U.S. Trustee United States Trustee maria.d.giannirakis@usdoj.gov
Matthew Murtland	on behalf of Creditor The Bank of New York Mellon (fka The Bank of New York) as Trustee for the holders of American Home Mortgage Investment Trust 2004-4 mmurtland@logs.com LOGSECF@logs.com
Matthew Murtland	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredited Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QS15 mmurtland@logs.com, LOGSECF@logs.com
Richard John LaCivita	on behalf of Creditor THE Bank OF NEW YORK MELLON bknotice@reimerlaw.com rlacivita@ecf.courtdrive.com
Richard John LaCivita	on behalf of Creditor Citibank N.A., not in its Individual Capacity, but Solely as Owner Trustee of the New Residential Mortgage Loan Trust 2018-2 bknotice@reimerlaw.com, rlacivita@ecf.courtdrive.com
Richard John LaCivita	on behalf of Creditor CITIBANK N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2019-4 bknotice@reimerlaw.com, rlacivita@ecf.courtdrive.com
Stephen R. Franks	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust amps@manleydeas.com
Stephen R. Franks	on behalf of Creditor DLJ Mortgage Capital Inc. amps@manleydeas.com
Stephen R. Franks	on behalf of Creditor Deutsche Bank Trust Company Americas amps@manleydeas.com
Stephen R. Franks	on behalf of Creditor U.S. Bank Trust National Association amps@manleydeas.com
Stephen R. Franks	on behalf of Creditor Fifth Third Bank National Association amps@manleydeas.com
Stephen R. Franks	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com

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Stephen R. Franks

on behalf of Creditor CitiBank N.A. amps@manleydeas.com

Susana Elizabeth Lykins

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, DOING BUSINESS AS CHRISTIANA TRUST, NOT  
IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR BCAT 2020-4 slykins@raslg.com

TOTAL: 39

1 The court incorporates by reference in this paragraph and adopts as the findings and orders of this court  
2 the document set forth below. This document was signed electronically on March 10, 2022, which may be  
3 different from its entry on the record.

4 IT IS SO ORDERED.

5 Dated: March 10, 2022



6   
ARTHUR I. HARRIS  
UNITED STATES BANKRUPTCY JUDGE

7 UNITED STATES BANKRUPTCY COURT  
8 NORTHERN DISTRICT OF OHIO  
9 EASTERN DIVISION

10 In re:

11  
12 DJM Holdings, LTD

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14 Debtor(s).

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Case No.: 21-10483

Chapter 11

Judge Arthur I. Harris

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19 **AGREED ORDER OF CREDITOR DLJ MORTGAGE CAPITAL, INC. TO SETTLE**  
20 **OBJECTION TO CONFIRMATION OF PLAN (DOCKET # 240) PROPERTY**  
21 **LOCATED AT 15312 FERNWAY DRIVE, MAPLE HEIGHTS, OH 44137**

22 DLJ Mortgage Capital, Inc., its assignees and/or successors, by and through its servicing  
23 agent Select Portfolio Servicing, Inc. ("Secured Creditor" herein) and Debtor, DJM Holdings,  
24 LTD ("Debtor" herein), by and through their attorneys of record, now enter into the below  
25 stipulation to resolve and agree to plan treatment of the real property commonly known as 15312  
26 Fernway Dr, Maple Heights, OH 44137.  
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**RECITALS**

- A. On 1/7/2003, Debtor, for valuable consideration, made, executed and delivered a Note secured by a First Deed of Trust both in the amount of \$74,800.00 on the property commonly known as 15312 Fernway Dr, Maple Heights, OH 44137 ("Subject Property").
- B. On or about 2/14/2021, Debtor filed a voluntary petition under Chapter 11 of the Bankruptcy Code in the United States Bankruptcy Court, Northern District of Ohio.
- C. The parties have conferred and agreed upon the treatment of Secured Creditor's first lien secured by the Subject Property for purposes of Debtor's Chapter 11 Plan and those terms are reflected below.

**THE PARTIES HERETO STIPULATE AND AGREE AS FOLLOWS:**

1. Secured Creditor holds a fully secured first lien on the Subject Property. **Beginning 3/01/2022, Debtor agrees to make contractual payments to Secured Creditor, currently in the amount of \$454.29.** These payments will be applied contractually to the loan as they are received. Debtor is aware this payment may fluctuate and are responsible for confirming that payment with Secured Creditor as needed.
2. The approximate contractual loan arrears as of 2/9/2022 totaling \$10,503.90 (consisting of monthly payments from 2/1/2020 through 2/28/2022) will be deferred as a non-interest-bearing principal due as a balloon payment on the maturity date 6/1/2057. This amount will be in addition to the current second UPB of \$14,401.79.
3. All amounts still outstanding upon the maturity date under this agreement including any deferred non-interest bearing amount escrow shortage or any fees, will be due and owing in full on the maturity date 6/1/2057. **Escrow advances not recovered in delinquent payments will not be deferred and will remain on the account to be paid in the ordinary course of business. In addition, there are currently loan level advances of \$86.32, that will not be deferred and will show on the monthly statement as due and**

1        **owing. These will be paid in accordance with the note and mortgage and remain**  
2        **recoverable on the loan.**

- 3        4. The loan will remain impounded for taxes on the Subject Property in accordance with the  
4        terms of the deed of trust and note. The current amounts due are taxes at \$199.71 per  
5        month and insurance in the amount of \$32.00. There is also a shortage amount of \$52.60  
6        on the escrow analysis dated 12/30/2021. Debtor is aware these amounts may fluctuate.  
7        And will adjust payments due in accordance with the latest escrow analysis and payment  
8        change letters received.
- 9        5. The first payment under this agreement is due 3/1/2022 in the amount of \$454.29 per  
10       month.
- 11       6. Payments shall be made directly to Secured Creditor at Attn: Remittance Processing, P.O.  
12       Box 65450, Salt Lake City, UT 84165-0450, with reference to the last four digits of the  
13       Loan Number 4473, or as otherwise directed.
- 14       7. The total deferred balance will not include all escrow shortages currently on the loan are  
15       limited to the amounts being collected in the monthly payments.
- 16       8. All other terms of the Deed of Trust and Note not directly altered by this agreement will  
17       remain in full force and effect.
- 18       9. Secured Creditor has relief from the automatic stay as to the Subject Property upon  
19       confirmation of Debtor's Chapter 11 Plan. No default provisions other than in this  
20       stipulation or the note and mortgage post confirmation apply to this Creditor.
- 21       10. In the event of a default on payments to Secured Creditor under the terms of this stipulation  
22       prior to the entry of the confirmation order, Secured Creditor shall notify Debtor and  
23       Debtor's counsel of the default in writing. Debtor(s) shall have ten (10) calendar days from  
24       the date of the written notification to cure the default, and Debtor(s) agree(s) to pay an  
25       additional \$100.00 for attorney fees for each default occurrence. If Debtor(s) fail(s) to cure  
26       the default, Secured Creditor may lodge a declaration of default and order terminating the  
27       automatic stay and include that the 14-day stay as provided in FRBP 4001(a)(3) is waived.  
28       Upon entry of the order the automatic stay shall be terminated and extinguished for  
29       purposes of allowing Secured Creditor to notice, proceed with, and hold a trustee's sale of

the Subject Property, pursuant to applicable state law and without further Court Order or proceeding being necessary, including any action necessary to obtain complete possession of the Subject Property, including unlawful detainer. The Stipulation and Plan Treatment is null and void and not in effect if relief granted prior to confirmation.

11. In the event of a default on payments to Secured Creditor under the terms of this stipulation after the entry of the confirmation order, Secured Creditor shall may proceed pursuant to the terms of the underlying deed of trust and note, and state and federal law, to obtain complete possession of the Subject Property, including unlawful detainer, without further court order or proceeding being necessary. Any and all default provisions included in Debtor's Chapter 11 plan are not applicable to Secured Creditor with regard to the Subject Property, and Secured Creditor is only bound by the terms included in this stipulation.

12. If SPS takes relief upon the above default provisions pre confirmation, the plan terms and this Stipulation are terminated, relief is granted and the Creditor may enforce its state court remedies in accordance with the note and mortgage.

13. Debtor(s) agree(s) to incorporate the above agreed terms of lien treatment into any and all existing and future proposed Chapter 11 Plans through either exact language or by attaching this stipulation as an exhibit to the plan, and if any terms in Debtor's(s') Chapter 11 Plan conflict with the terms of this stipulation the terms of this stipulation will control. In the event that Debtor's(s') Chapter 11 Plan does not reflect the language of this stipulation, Debtor(s) agree(s) that the stipulation terms will be incorporated into the confirmation order through exact language, attachment of the stipulation as an exhibit to the confirmation order, or by reference in the confirmation order of the stipulation by document number.

14. Secured Creditor agrees to vote for Debtor's(s') Chapter 11 Plan provided it Debtor has complied with all provisions of this stipulation.

15. If this instant Chapter 11 bankruptcy petition is dismissed and/or converted to another chapter under title 11, Secured Creditor's lien shall remain a valid secured lien for the full amount due under the original Promissory Note and all payments received under this

1 agreement will be applied contractually under the original terms of the Deed of Trust and  
2 original Promissory Note. This Stipulation is only valid if the Plan is confirmed.

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6 **SUBMITTED BY:**

7  
8 /s/Stephen R. Franks

9 Stephen R. Franks (0075345)  
10 P.O. Box 165028  
11 Columbus, OH 43216-5028  
12 Telephone: 614-220-5611  
13 Fax: 614-627-8181  
14 Email: srfranks@manleydeas.com  
15 Attorney for Creditor

16 /s/ Glenn E. Forbes

17 Glenn E. Forbes  
18 Forbes Law LLC  
19 166 Main Street  
20 Painesville, OH 44077-3403  
21 Telephone: 440-739-6211  
22 Email: Bankruptcy@geflaw.net  
23 Attorney for Debtor

24  
25 Copies to:

26 Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

27 Glenn E. Forbes, Attorney for DJM Holdings, LTD, Bankruptcy@geflaw.net (notified by ecf)

28 DJM Holdings, LTD, Martin A Maniaci, and Deborah L Maniaci, 10100 Pinecrest Road,  
29 Concord, OH 44077 (notified by regular US Mail)

Cuyahoga County Treasurer, 2079 East Ninth Street, Cleveland, OH 44115 (notified by  
regular US Mail)

BSI, 314 S Franklin Street, 2nd Floor, Titusville, PA 16354

1 Caliber, PO Box 24610, Oklahoma City, OK 73124

2  
3 Fay Servicing, 939 W North Avenue - Suite 680, Chicago, IL 60642

4 Land Home Fin, PO Box 25164, Santa Ana, CA 92799

5 Northeast Ohio Regional Sewer Dist., P.O> Box 81771, Cleveland, OH 44181-0771

6 Ocwen, P O Box 660264, Dallas, TX 75266

7  
8 PHH, PO Box 94087, Palatine, IL 60094-4087

9 Real Time Resolutions, P O Box 840923, Dallas, TX 75284

10 Select Portfolio Servicing Corp, P O Box 65250, Salt Lake City, UT 84165

11 Selene Finance, P O Box 71243, Philadelphia, PA 19176

12 Shellpoint, P O Box 19006, Greenville, SC 29602

13  
14 SN Servicing, P O Box 660820, Dallas, TX 75266

15 SN Svc Corp, PO Box 660820, Dallas, TX 75266-0820

16  
17 Specialized Loan Servicing, P O Box 60535, City of Industry, CA 91716

18 (notified by regular US Mail)

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